

Certificate Number: 15111-NJ-DE-033758479

Bankruptcy Case Number: 19-30081



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 27, 2019, at 1:12 o'clock PM EST, Kathleen M. Iannuzzi completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 27, 2019 By: /s/Maan Arriane Vendiola for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education